

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Steven A Feliciano
Wendi Feliciano**

Case No.: 18-27113
Judge: VFP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: 11/2/2018

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney GJG

Initial Debtor: SAF

Initial Co-Debtor W F

Part 1: Payment and Length of Plan

a. The debtor shall pay 1,985.00 Monthly to the Chapter 13 Trustee, starting on November 1, 2018 for approximately 58 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
- ☒ Other sources of funding (describe source, amount and date when funds are available):
\$3,970.00 already paid into Plan.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP	Administrative	2,250.00
Internal Revenue Service	Taxes and certain other debts	13,000.44
New Jersey Division of Taxation	Taxes and certain other debts	5,117.46

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Bankers Healthcare Group	Personal Property	43,311.00	183,470.00	57,400.00 (auto loans)	0.00	0.00	Pro Rata

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Frd Motor Credit - auto loans (2 loans)

Quicken Loans - mortgage on residence

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 87,964.80 to be distributed *pro rata*

☐ Not less than ___ percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Bankers Healthcare Group	Personal Property	UCC Lien	43,311.00	183,470.00	131,470.00	57,400.00 (auto loans)	ALL

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/15/2018.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

To reclassify the claim with Bankers Healthcare Group.

Bankers Healthcare Group added to Part 7a.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date August 15, 2018

/s/ Guillermo J. Gonzalez

Guillermo J. Gonzalez 076102014 NJ

Attorney for the Debtor

Date: August 15, 2018

/s/ Steven A Feliciano

Steven A Feliciano

Debtor

Date: August 15, 2018

/s/ Wendi Feliciano

Wendi Feliciano

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date August 15, 2018

/s/ Guillermo J. Gonzalez

Guillermo J. Gonzalez 076102014 NJ

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: August 15, 2018

/s/ Steven A Feliciano

Steven A Feliciano

Debtor

Date: August 15, 2018

/s/ Wendi Feliciano

Wendi Feliciano

Joint Debtor

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Steven A. Feliciano
 Wendi Feliciano
 Debtors

Case No. 18-27113-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 65

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db/jdb
 517767977 +Steven A. Feliciano, Wendi Feliciano, 140 Terhune Drive, Wayne, NJ 07470-7104
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517723421 +Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
 517723424 +BHG, Inc., 122 East 42nd Street, Ste. 700, New York, NY 10168-0699
 517723425 +BHG, Inc., 325 James Street, Syracuse, NY 13203-1965
 517723432 +CJC Law Office, 201 Solar Street, Syracuse, NY 13204-1425
 517803603 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517723428 +Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 517723429 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,
 Saint Louis, MO 63179-0040
 517723430 +Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,
 Saint Louis, MO 63179-0040
 517723431 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040,
 St Louis, MO 63179-0040
 517855370 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517840511 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,
 Colorado Springs, CO 80962)
 517723435 +Ford Credit, P.O. Box 152271, Irving, TX 75015-2271
 517723436 +Frd Motor Cr, PO Box BOX 542000, Omaha, NE 68154-8000
 517723441 +Payapl Credit Serivces/ SYNCB, PO Box 960080, Orlando, FL 32896-0080
 517723442 +Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963
 517723440 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
 Trenton, NJ 08695)
 517723453 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,
 Minneapolis, MN 55440-9475
 517723454 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
 517723455 +Wells Fargo Bank, PO Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
 517723456 +Wells Fargo Bank, Attn: Bankruptcy, PO Box 94435, Albuquerque, NM 87199-4435
 517741163 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
 517723457 +Wf Pll, PO Box 94435, Albuquerque, NM 87199-4435

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 15 2018 00:10:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 15 2018 00:10:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517773644 E-mail/Text: djohnston@bhg-inc.com Nov 15 2018 00:09:52 Bankers Healthcare Group LLC,
 201 Solar St, Syracuse NY 13204
 517723423 E-mail/Text: djohnston@bhg-inc.com Nov 15 2018 00:09:52 BHG, 10234 West State Road 84,
 Davie, FL 33324
 517723422 +E-mail/Text: djohnston@bhg-inc.com Nov 15 2018 00:09:52 Banker's Healthcare Group, LLC,
 201 Solar Street, Syracuse, NY 13204-1425
 517723426 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 00:06:33 Cap1/bstby,
 PO Box 30258, Salt Lake City, UT 84130-0258
 517723427 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 00:06:33 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517773346 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 00:06:16
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517723433 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2018 00:10:17 Comenitycapital/zales,
 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
 517736471 E-mail/Text: mrdiscen@discover.com Nov 15 2018 00:09:55 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517723434 +E-mail/Text: mrdiscen@discover.com Nov 15 2018 00:09:55 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 517723437 +E-mail/Text: cio.bncmail@irs.gov Nov 15 2018 00:10:03 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 517723438 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 15 2018 00:09:59 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
 517723439 +E-mail/Text: bk@lendingclub.com Nov 15 2018 00:10:31 Lending Club Corp, 71 Stevenson St,
 Suite 300, San Francisco, CA 94105-2985
 517850322 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:16:56
 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,
 Norfolk VA 23541
 517850324 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:35
 Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541

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Form ID: pdf901

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Total Noticed: 65

Date Rcvd: Nov 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517840663 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:01
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541

517840751 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:35
Portfolio Recovery Associates, LLC, c/o Gap Visa Card, POB 41067, Norfolk VA 23541

517850332 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:34
Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541

517850327 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:17
Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541

517850333 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:16:56
Portfolio Recovery Associates, LLC, c/o Midas, POB 41067, Norfolk VA 23541

517840630 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:17
Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541

517850341 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:29:58
Portfolio Recovery Associates, LLC, c/o Pep Boys, POB 41067, Norfolk VA 23541

517850334 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:17
Portfolio Recovery Associates, LLC, c/o Score Rewards, POB 41067, Norfolk VA 23541

517850331 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:35
Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541

517850329 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:30:11
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541

517840656 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 00:06:35
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

517836898 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2018 00:10:18
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

517723443 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 15 2018 00:10:29 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906

517854949 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 15 2018 00:10:29 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

517723444 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:17:08 Synch/car Care Midas, Po Box 965036, Orlando, FL 32896-5036

517723445 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:17:08 Synch/car Care Pep B, Po Box 96060, Orlando, FL 32896-0001

517723446 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:16:58 Synch/care Credit Du, Po Box 96060, Orlando, FL 32896-0001

517726234 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:17:08 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517723447 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:17:16 Synchrony Bank/ Dick's Sporting Goods, PO Box 530916, Atlanta, GA 30353-0916

517723448 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:05:58 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517723449 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:06:31 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517723450 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:17:07 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517723451 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:06:32 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517723452 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 00:06:31 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517853527 +E-mail/Text: bncmail@w-legal.com Nov 15 2018 00:10:26 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962)

517854316* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 65

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

Guillermo Gonzalez on behalf of Joint Debtor Wendi Feliciano ggonzalez@scuramealey.com,
ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com
Guillermo Gonzalez on behalf of Debtor Steven A. Feliciano ggonzalez@scuramealey.com,
ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6